

Certificate of Notice Page 1 of 5
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Shannon M. Tempio
 David J. Tempio
 Debtors

Case No. 18-14449-elf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Stacey
 Form ID: 318

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 Total Noticed: 64

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db/jdb +Shannon M. Tempio, David J. Tempio, 7652 Gilbert Street, Philadelphia, PA 19150-2606
 14176244 +++ABINGTON PRENATAL ASSOC, PO BOX 4238, PORTSMOUTH NH 03802-4238
 (address filed with court: Abington Prenatal Assoc, P.O. Box 6750,
 Portsmouth, NH 03802-6750)
 14176242 +Abington Emergency Physicians, 58 W. Main Street, Suite 305, Christiana, DE 19711
 14176243 +Abington Memorial Hospital, Business Services Dept., 1200 Old York Road,
 Abington, PA 19001-3720
 14160881 +Aes/pheaa-keycon, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
 14176246 +Arrowood Indemnity Co., 3600 Arco Corporation Drive, Charlotte, NC 28273-8100
 14194625 +Arrowood Indemnity Company, Inc., 260 Airport Plaza, Farmingdale, NY 11735-3946
 14160884 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
 14176253 +Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000,
 Southfield, MI 48034-8331
 14176255 +Credit Control, LLC., P.O. Box 31179, Tampa, FL 33631-3179
 14176258 Dynamic Recovery Solutions, P.O. Box 25759, Greenville, SC 29616-0759
 14186765 +Eduap, Inc., Firstmark Services, PO Box 82522, Lincoln, NE 68501-2522
 14176260 +FBCS, 330 S. Warminster Road, Suite 353, Hatboro, PA 19040-3433
 14160887 +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
 14176262 First Federal Credit Control, Inc., 24700 Chagrin Blvd., Suite 205,
 Cleveland, OH 44122-5662
 14176265 Firstmark Services, P.O. Box 82522, Lincoln, NE 68501-2522
 14160889 +Firstmark/loan To Lear, 45610 Woodland Rd Ste 37, Sterling, VA 20166-4219
 14176267 +GC Services Limited Partnership, P.O. Box 3855, Houston, TX 77253-3855
 14176268 #Grimley Financial Corporation, 30 Washington Avenue, Suite C-6,
 Haddonfield, NJ 08033-3341
 14160891 +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 14176271 +Kraft & Kraft, P.C., 3200 Penrose Ferry Road, Philadelphia, PA 19145-5500
 14176273 +LVNV Funding LLC, 4660 Trindle Rd Suite 300, Camp Hill, PA 17011-5610
 14176272 Laboratory Corporation of America, Post Office Box 2240, Burlington, NC 27216-2240
 14176274 Nationwide Credit, Inc, P.O Box 14581, Des Moines, IA 50306-3581
 14176277 +PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
 14176275 +PennCredit, P.O. Box 1259, Department 91047, Oaks, PA 19456-1259
 14176278 +Philadelphia Gas Works, P.O Box 3500, Philadelphia, PA 19122-0500
 14176280 +++RADIOLOGY GROUP ABINGTON, PO BOX 4238, PORTSMOUTH NH 03802-4238
 (address filed with court: Radiology Group Abington, P.O. Box 6750,
 Portsmouth, NH 03802-6750)
 14176281 RMA of Philadelphia, P.C., 735 Fitzwatertown Road, Suite 2, Willow Grove, PA 19090-1338
 14176284 St. Christopher's Pediatric Urgent Care, P.O. Box 742122, Atlanta, GA 30374-2122
 14160895 +Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza,
 Farmingdale, NY 11735-4021
 14160896 +Thomas Masciocchi, Esq., 1650 Market Street, Suite 3600, Philadelphia, PA 19103-7334
 14213709 +U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PE, 211 North Front Street,
 Harrisburg, PA 17101-1406
 14248782 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 14176287 +United Collection Bureau, Inc., 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501
 14176288 Urology Health Specialists, LLC, Patient Bill Processing, P.O. Box 1870,
 Cary, NC 27512-1870

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr EDI: BTPDERSHAW.COM Dec 21 2019 07:58:00 TERRY P. DERSHAW, Dershaw Law Offices,

P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: megan.harper@phila.gov Dec 21 2019 03:08:40 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 21 2019 03:08:06
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Dec 21 2019 03:08:26 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

14176252 E-mail/Text: megan.harper@phila.gov Dec 21 2019 03:08:40 City of Philadelphia,
 Water Revenue Bureau, Law Dept Tax Unit Municipal Svc Bldg, 1401 JFK Blvd, Room 580,
 Philadelphia, PA 19102-1595

14270514 +E-mail/Text: megan.harper@phila.gov Dec 21 2019 03:08:40
 CITY OF PHILADELPHIA LAW DEPARTMENT, TAX & REVENUE UNIT, BANKRUPTCY GROUP, MSB,
 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1613

14176247 E-mail/Text: cms-bk@cms-collect.com Dec 21 2019 03:07:50 Capital Management Services, LP,
 698 1/2 South Ogden Street, Buffalo, NY 14206-2317

14176248 E-mail/Text: ebn@carepayment.com Dec 21 2019 03:08:55 Carepayment, P.O. Box 2398,
 Omaha, NE 68103-2398

14161963 +E-mail/Text: bankruptcy@cavps.com Dec 21 2019 03:08:25 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14160882 +EDI: CHASE.COM Dec 21 2019 07:58:00 Chase Card Services, Correspondence Dept,
Po Box 15298, Wilmington, DE 19850-5298
14160883 +EDI: CITICORP.COM Dec 21 2019 07:58:00 Citibank,n.a, Citibank Corp/Centralized Bankruptcy,
Po Box 790034, St Louis, MO 63179-0034
14176254 +EDI: CCS.COM Dec 21 2019 07:58:00 Credit Collection Services, 725 Canton Street,
Norwood, MA 02062-2679
14176256 +E-mail/PDF: creditonebknofications@resurgent.com Dec 21 2019 03:14:02 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873
14160885 +EDI: DISCOVERSL.COM Dec 21 2019 07:58:00 Discover Student Loans, Attn: Bankruptcy,
Po Box 30948, Salt Lake City, UT 84130-0948
14160886 +E-mail/Text: bknotice@ercbpo.com Dec 21 2019 03:08:18 ERC/Enhanced Recovery Corp,
Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
14325510 EDI: ECMC.COM Dec 21 2019 07:58:00 Educational Credit Management Corporation,
P.O. Box 16408, St. Paul, MN 551160408
14176263 +E-mail/Text: bankruptcy@fncbinc.com Dec 21 2019 03:07:39
First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89437-6695
14160888 +EDI: AMINFOFP.COM Dec 21 2019 07:58:00 First Premier Bank, Po Box 5524,
Sioux Falls, SD 57117-5524
14176269 EDI: HFC.COM Dec 21 2019 07:58:00 HSBC Bank Nevada, NA, PO Box 5244,
Carol Stream, IL 60197-5244
14188333 E-mail/PDF: resurgentbknofications@resurgent.com Dec 21 2019 03:14:04
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14160893 E-mail/Text: blegal@phfa.org Dec 21 2019 03:08:17 Pennsylvania Housing Finance Agency,
Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14191007 EDI: PRA.COM Dec 21 2019 07:58:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
14160892 +E-mail/Text: blegal@phfa.org Dec 21 2019 03:08:17 Pennsylvania Housing Finance Agency,
PO Box 15057, Harrisburg, PA 17105-5057
14160894 +EDI: PRA.COM Dec 21 2019 07:58:00 Portfolio Recovery, Po Box 41021,
Norfolk, VA 23541-1021
14176282 +EDI: SEARS.COM Dec 21 2019 07:58:00 Sears Card, PO Box 6282, Sioux Falls, SD 57117-6282
14176283 +E-mail/Text: clientservices@simonsagency.com Dec 21 2019 03:08:52 Simon's Agency Inc.,
4963 Wintersweet Drive, Liverpool, NY 13088-2176
14176286 EDI: AISTMBL.COM Dec 21 2019 07:58:00 T-Mobile, Customer Relations, PO Box 37380,
Albuquerque, NM 87176-7380
14160897 +EDI: USAA.COM Dec 21 2019 07:58:00 Usaa Federal Savings Bank, Attn: Bankruptcy,
10750 Mcdermott Freeway, San Antonio, TX 78288-1600

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14176245* +Aes/pheaa-keycon, Attn: Bankruptcy Dept, Po Box 2461, Harrisburg, PA 17105-2461
14176249* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
14176250* +Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
14176251* +Citibank,n.a, Citibank Corp/Centralized Bankruptcy, Po Box 790034,
St Louis, MO 63179-0034
14176257* +Discover Student Loans, Attn: Bankruptcy, Po Box 30948, Salt Lake City, UT 84130-0948
14176259* +ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road,
Jacksonville, FL 32256-7412
14176261* +FedLoan Servicing, Attention: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
14176264* +First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524
14176266* +Firstmark/loan To Lear, 45610 Woodland Rd Ste 37, Sterling, VA 20166-4219
14176270* +KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14184875* +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14176276* +Pennsylvania Housing Finance Agency, PO Box 15057, Harrisburg, PA 17105-5057
14176279* +Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
14176285* +Sunrise Credit Services, Inc., Attn: Bankruptcy, 260 Airport Plaza,
Farmingdale, NY 11735-4021
14176289* +Usaa Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway,
San Antonio, TX 78288-1600
14160890 ##+Keaveney Legal Group, LLC, 1101 N. Kings Highway, Suite G100, Cherry Hill, NJ 08034-1912

TOTALS: 0, * 15, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

LEON P. HALLER on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) lhaller@pkh.com, dmaurer@pkh.com;mgutshall@pkh.com
REBECCA ANN SOLARZ on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION (TRUSTEE FOR THE PENNSYLVANIA HOUSING FINANCE AGENCY) bkgroup@kmlawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com
WILLIAM D. SCHROEDER, JR on behalf of Joint Debtor David J. Tempio schroeder@jrlaw.org, Healey@jrlaw.org
WILLIAM D. SCHROEDER, JR on behalf of Debtor Shannon M. Tempio schroeder@jrlaw.org, Healey@jrlaw.org

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Shannon M. Tempio</u>	Social Security number or ITIN	xxx-xx-3341
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>David J. Tempio</u>	Social Security number or ITIN	xxx-xx-1519
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-14449-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shannon M. Tempio
aka Shannon Tempio, fka Shannon M. Sibley

David J. Tempio

12/20/19

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.